

This listing of claims will replace all prior versions, and listings, of claims in the application:

Claims 1-12 (cancelled).

13. (Currently Amended) A computer-implemented method for managing an integrated financial product designed to manage a consumer's unemployment risk and promote good savings behavior, the method comprising:

periodically receiving payments of funds from a consumer to fund the integrated financial product;

for each payment received, allocating a first portion of the funds to cover a premium for a defined unemployment insurance vehicle based at least in part on employment data of the consumer and the consumer's savings behavior in the integrated financial product;

for each payment received, allocating a second portion of the funds to a defined savings contribution vehicle; and

dynamically adjusting the allocation between the first portion and the second portion in response at least in part to one or more changes in the employment data and the consumer's savings behavior; and

wherein the unemployment insurance vehicle provides for benefits to the consumer during a period of the consumer's unemployment, the benefits including one or more contributions to the defined savings contribution vehicle.

14. (Original) The method of claim 13 wherein allocating the first portion of the funds comprises computing a premium for an insurance benefit that pays for eligible major living expenses during a period of the consumer's unemployment.

15. (Original) The method of claim 13 comprising determining whether the consumer is eligible to receive a benefit of the defined insurance product when the consumer is involuntarily unemployed.

16. (Previously Presented) The method of claim 13 wherein allocating the second portion comprises allocating funds to establish an FDIC insured financial instrument.

17. (Original) The method of claim 16 wherein allocating the second portion comprises allocating funds to establish a non-FIDC insured financial instrument.

18. - 20. (Cancelled)

21. (Currently Amended) The method of claim 20 13 wherein ~~rewarding the consumer dynamically adjusting the allocation~~ comprises reducing the amount allocated to the ~~savings~~ unemployment insurance premium and increasing the amount allocated to the ~~financial asset~~ defined savings contribution vehicle.

22. (Cancelled)

23. (Cancelled)

24. (Currently Amended) The method of claim 23 17 comprising purchasing an equity asset.

25. (Original) The method of claim 13 comprising allocating a remainder portion to one or more financial investments.

26. (Original) The method of 25 comprising allocating the remainder portion to a health insurance premium.

27. (Original) The method of 25 comprising allocating the remainder portion to a college savings fund.

28. (Currently Amended) The method of 13 comprising allocating the funds ~~dynamically~~ according to an instruction of the consumer.

29. (Currently Amended) A computer-implemented method for managing an integrated financial product designed to manage a consumer's unemployment risk and promote good savings behavior, the method comprising:

periodically receiving payments of funds from a consumer to fund the integrated financial product;

for each payment received, allocating a first portion of the funds to a defined unemployment insurance vehicle based at least in part on employment data of the consumer and the consumer's savings behavior in the integrated financial product;

for each payment received, allocating a second portion of the funds to a defined savings contribution vehicle; and

rewarding the consumer for the consumer's savings behavior by changing terms of the integrated financial product to allocate more of a given payment to the defined savings contribution vehicle; and in reaction to the consumer maintaining healthy financial practices

wherein the unemployment insurance vehicle provides for benefits to the consumer during a period of the consumer's unemployment, the benefits including one or more contributions to the defined savings contribution vehicle.

30. (Original) The method of claim 29, wherein rewarding the consumer comprises increasing a rate of return on the defined savings contribution vehicle.

31. (Cancelled)

32. (Currently Amended) The method of claim 34 29, wherein receiving funds from the consumer comprises receiving by automatic funds transfer a specified amount on a monthly basis.

33. (Currently Amended) The method of claim 32 29, wherein rewarding the consumer comprises rewarding the consumer in reaction to the consumer making the funds transfer for n consecutive months.

34. (Cancelled)